

Amendments to the Specification:

Please delete the original title, with the following new title:

ELECTRONIC PAYMENTS WITH RISK BASED SELECTION OF TYPE OF DEBITING
OF THE PAYER'S DEPOSIT ACCOUNT

Please add the following new paragraph, on page 1, after the title:

This application is a continuation of pending Application Serial No. 09/250,711, filed on February 16, 1999 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS" (currently under appeal), which is a continuation of Application Serial No. 08/372,620, filed January 13, 1995 and entitled "ELECTRONIC BILL PAYMENT" (Now U.S. Patent No. 5,873,072), which is a continuation of Application Serial No. 07/736,071, filed July 25, 1991 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS" (Now U.S. Patent No. 5,383,113). This application is also related to Application Serial No. 09/541,362, filed March 31, 2000 and entitled "BILL PAYMENT SYSTEM AND METHOD UTILIZING A DRAFT", Application Serial No. 09/540,900, filed March 31, 2000 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS", Application Serial No. 09/540,011, filed March 31, 2000 and entitled "BILL PAYMENT SYSTEM AND METHOD WITH A MASTER MERCHANT DATABASE", Application Serial No. 09/542,109, filed March 31, 2000 and entitled "BILL

PAYMENT SYSTEM AND METHOD UTILIZING BANK ROUTING NUMBERS", Application Serial No. 09/540,948, filed March 31, 2000 and entitled "BILL PAYMENT SYSTEM AND METHOD WITH AUTHORIZED DEBITING OF CONSUMER DEPOSIT ACCOUNTS", Application Serial No. 09/877,192, filed June 11, 2001 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS", Application Serial No. 09/999,903, filed December 26, 2001 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS", Application Serial No. 10/025,897, filed December 26, 2001 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS", Application Serial No. 09/999,903, filed December 26, 2001 and entitled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES, INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS", and Application Serial No. _____, filed on October 30, 2003 and entitled "ELECTRONIC PAYMENTS WITH DIFFERENT SELECTABLE TYPES OF DEBITING OF THE PAYER'S DEPOSIT ACCOUNT".